

Certificate Number: 15322-PAE-DE-036955050

Bankruptcy Case Number: 22-12838



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2022, at 7:21 o'clock PM CDT, Fernando Fernandez completed a course on personal financial management given by internet by 1\$ Wiser Consumer Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 4, 2022 By: /s/Richard Reibeling

Name: Richard Reibeling

Title: Certified Credit Counselor